



Experience the Frontier Community Difference

Frontier Community Credit Union is a not-for-profit financial cooperative that exists to serve our members through:

Financial Solutions

We share our profits with members in the form of better rates and lower/fewer fees.

Caring Staff

The credit union has certified financial counselors on staff available to help you build financial independence and achieve financial stability.

Educational Opportunities

We also care about the financial well-being of the communities we serve. We offer financial education resources on our website for adults and youth, so they can gain confidence about their finances.

frontierccu.org
(913) 651-6575



Federally Insured by
NCUA



INSPIRED
BY YOU.

Checking Options

Once you make your initial \$25 deposit, you can enjoy the financial benefits the credit union offers, and may retain your membership, even if your employment or residence changes.

	eChecking	Advantage Checking
Monthly fee	\$0	\$5.95 ¹
Minimum balance	\$0	\$0
Paper statement fee	\$2	\$0
Balance required to earn interest		\$500
Direct deposit	✓	✓
Payroll allocation	✓	✓
Shopping Rewards™ ²		✓
Health discount savings ² (This is NOT insurance)		✓
Travel & leisure discounts ²		✓
IDProtect ^{®3} – identity theft monitoring & resolution service <ul style="list-style-type: none"> • ID theft expense reimbursement⁴ • ID theft resolution • Debit and credit card registration² • 3-in-1 credit file monitoring & report² • Total ID monitoring² • Online/mobile ID theft news center & web resources² 		✓
Accidental death & dismemberment insurance ⁴		✓
Cellphone protection ⁴ (Cellular telephone bill must be paid through this account.)		✓
Buyer's protection & extended warranty ⁴ (Item(s) must be purchased entirely with eligible account.)		✓

¹We waive this fee for members up to age 18, ages 61 and older or with balances of at least \$3,500. ²Registration/activation is required. ³IDProtect service is a personal identity theft protection service available to personal checking account owners, their joint account owners and their eligible family members. The service is available to non-publicly traded businesses and their business owner(s) listed on the account and their eligible family members (service not available to employees or authorized signers who are not owners). Service is not available to a "signer" on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee member. For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member, and his/her eligible family members (Fiduciary is not covered). Family includes: Spouse, persons qualifying as domestic partner and children younger than 25 years of age and parent(s) of the accountholder who are residents of the same household. ⁴Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance. **Insurance products are not insured by NCUA or any federal government agency; not a deposit of or guaranteed by the credit union or any credit union affiliate.** Contact FCCU for complete details.

Savings

We offer a variety of interest-earning options for every need – all with no monthly fee! Talk to us about our savings, Christmas club, special savings and youth savings accounts. We even offer CDs, IRAs and Coverdell ESAs for your long-term savings goals.

Debit & Credit Card Services

Our cards give you local, global and digital access to manage your money. Visit our website to learn more about our digital wallet services: Apple Pay, Google Pay and Samsung Pay. And don't forget to check out our Extra Awards program and MyCardRules card controls!

Access

Check out our anytime, anywhere access through this QR code for more information on our online, mobile and audio services!



Loans

	Repayment Term	Maximum Loan Amount	Pre-payment Penalty
Auto	Up to 126 months	Up to 120% of MSRP	None
Boats/RVs/Motorcycles	Up to 126 months	Up to 120% of MSRP	None
Home Equity	Up to 15 years	Up to 90% of value	None
First Mortgage	Up to 30 years	Up to 80% of value	None
Secured	Up to 60 months	Amount of deposit	None
Unsecured	Up to 66 months	Up to 3 times gross monthly income	None
Credit Cards	Open	Up to 3 times gross monthly income	None

Ask us about Sallie Mae's Smart Option Student Loan – great repayment options and competitive rates!

Protection

We can provide peace of mind with a variety of programs! Ask your loan officer about our credit life, credit disability, extended warranty and guaranteed asset protection plans. Plus, we partner with TruStage to offer our members insurance discounts on your car, property, life and health policies.